

CENTRAL ONE FEDERAL CREDIT UNION  
STATEMENT OF FINANCIAL CONDITION  
May 31, 2024

ASSETS

LIABILITIES

Consumer Loans	\$ 72,887,259.02
Indirect Loans	5,773,268.65
VISA	16,177,966.61
Mortgages	415,751,049.55
FNMA Loans Sold (Included in Mortgages)	-138,632,037.25
Home Equity Loans	153,388,837.91
Member Business Loans	95,733,059.34
Loans In Process	1,682,958.58
Total Loans	<u>\$ 622,762,362.41</u>
Allowance For Loan Losses	-2,837,194.37
Total Loans after ALL	<u>\$ 619,925,168.04</u>

Short Term Investments	7,814,913.87
* Note / Bond Investments	73,861,612.38
Investments	29,861,715.62
Other Investments	1,895,856.11
Total Investments	<u>\$ 113,434,097.98</u>

Cash & Due from Banks	31,797,787.53
-----------------------	---------------

Land	4,161,127.81
Buildings	10,449,626.60
Furniture & Equipment	1,930,776.28
Motor Vehicles	10,939.14
Prepaid Expenses	1,593,487.20
Fixed Assets	<u>\$ 18,145,957.03</u>

Accrued Income	2,924,773.97
Deposit - NCUSIF	6,228,036.40
Real Estate By Foreclosure	0.00
Other Assets	18,028,524.41

Total Assets	<u>\$ 810,484,345.36</u>
--------------	--------------------------

*Market Value of Investments	\$ 67,527,041.96
Courtesy Pay Unused Credit Availability	\$ 20,780,290.00
Unused Credit Line	\$ 250,128,133.79

Regular Share & Club	\$ 117,231,895.28
Money Market Funds	132,255,582.37
Share Draft Accounts	157,515,791.92
Official Checks & Escrow Accounts	2,427,931.79
Certificates of Deposit	262,835,806.53
Total Shares	<u>672,267,007.89</u>
Brokered CD's	5,208,000.00
Borrowed Funds	60,000,556.64
Total Funds	<u>\$ 737,475,564.53</u>

Other Liabilities	1,214,824.40
Accrued Expenses	443,443.21
Total Liabilities	<u>\$ 1,658,267.61</u>

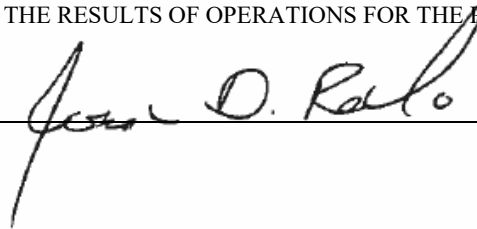
Regular Reserve	4,981,779.87
Undivided Earnings	67,029,085.69
Accum Other Compresve Income	-3,235,134.14
Balance Sheet - Income	2,574,781.80
Total Equity	<u>\$ 71,350,513.22</u>

Total Liabilities & Equity	<u>\$ 810,484,345.36</u>
----------------------------	--------------------------

Equity Ratio	9.20%
--------------	-------

WE CERTIFY, TO THE BEST OF OUR KNOWLEDGE AND BELIEF, THIS STATEMENT AND THE RELATED STATEMENTS ARE TRUE AND CORRECT AND PRESENT FAIRLY THE FINANCIAL POSITION AND THE RESULTS OF OPERATIONS FOR THE PERIODS COVERED.

OFFICER: \_\_\_\_\_



Chief Financial Officer